

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**In Re: **James E. Lamontagne
Kimberly M. Lamontagne**Case No.: **17-22921-MBK**
Judge: **Kaplan**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☐ Original
☐ Motions Included☒ Modified/Notice Required
☐ Modified/No Notice RequiredDate: 09/14/2020THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney FRB Initial Debtor: JEL Initial Co-Debtor KML

Part 1: Payment and Length of Plan

- a. The debtor shall pay 300.00 Monthly* to the Chapter 13 Trustee, starting on ___ for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
- ☐ Refinance of real property:
Description:
Proposed date for completion: _____
- ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$ 120.99 to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to Wells Fargo Dealer Services (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Fred R. Braverman, Esquire	Attorney Fees	2,500.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
- ☒ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
M&T Bank	33 Norwood Lane Willingboro, NJ 08046 Burlington County	13,050.70	0.00	13,050.70	1,776.06

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Quantum3 Group LLC as Agent for Aqua Finance, Inc.	Aquatech Multi-Stage Water Refiner	\$5324.44	Zero

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☐ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
Wells Fargo Dealer Services, Inc.	2008 Saturn Aura 114000 miles	7,259.33

Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ ___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒
NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
To surrender property of secured claim of Quantum3 Group LLC as Agent of Aqua Finance, LLC and to increase Debtors payments to allow payment of increased debt to Mtg co.	Surrender property of Quantum3 Group LLC as Agent of Aqua Finance LLC and increase amount of Debtors payments.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

*This plan is a step plan or has lump sum payments as follows: \$300.00 per month for 26 months, then \$445.00 per month for 10 months, then \$605.00 per month for 24 months

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: October 10, 2020 /s/ James E. Lamontagne
James E. Lamontagne
Debtor

Date: October 10, 2020 /s/ Kimberly M. Lamontagne
Kimberly M. Lamontagne
Joint Debtor

Date: October 10, 2020 /s/ Fred R. Braverman, Esquire
Fred R. Braverman, Esquire
Attorney for the Debtor(s)

In re:
James E. Lamontagne
Kimberly M. Lamontagne
Debtor(s)

Case No. 17-22921-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 14, 2020

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 72

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ James E. Lamontagne, Kimberly M. Lamontagne, 33 Norwood Lane, Willingboro, NJ 08046-1331
cr	+ Quantum3 Group, LLC, c/o Morton & Craig, LLC, 110 Marter Ave., Suite 301, Moorestown, NJ 08057-3124
516899925	+ AMCOL Systems, 111 Lancewood Road, Columbia, SC 29210-7523
516899928	+ ARIA Health, PO Box 8500-6395, Philadelphia, PA 19178-0001
516899924	Alltran Financial, LP, PO Box 4044, Concord, CA 94524-4044
516899923	Alltran Financial, LP, PO Box 4045, Concord, CA 94524-4045
516899927	+ Arcadia Recovery Bureau, LLC, PO Box 6768, Wyomissing, PA 19610-0768
516899930	+ Best Buy Credit Services/CBNA, PO Box 790441, Saint Louis, MO 63179-0441
517103815	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516899932	+ Convergent Healthcare Recoveries, Inc., 121 NE Jefferson Street, Suite 100, Peoria, IL 61602-1229
516899933	+ Cooper University Health Care, PO Box 2090, Morrisville, NC 27560-2090
516899935	+ Encore Receivable Management, Inc., PO Box 3330, 400 N. Rogers Rd, Olathe, KS 66062-1212
516899936	+ FMA Alliance , Ltd., 12339 Cutten Road, Houston, TX 77066-1807
516899937	Fox Chase Cancer Center, 333 Cottman Ave, Philadelphia, PA 19111-2497
516899938	+ Home Depot/Citi Bank, 701 E. 60th Street N, Sioux Falls, SD 57104-0432
516899940	+ IRSM Floral Vale, 1000 Floral Vale Blvd, Suite 125, Yardley, PA 19067-5583
516899939	Innovative Impalnt and Oral Surgery, Dr, Salin, Dr, Nissman, Dr. Weiner, 1300 Bridgetown Pike, Feasterville Trevose, PA 19053-4326
516899941	Jefferson University Physicians, Po Box 40089, Philadelphia, PA 19106-0089
516899942	Kohl's Dept. Stores/Capital One, PO Box 3043, Milwaukee, WI 53201-3043
516899944	+ Lourdes Med. Center of Burlington County, 218 A. Sunset Rd, Willingboro, NJ 08046-1110
516899947	Medical Express, 975 Jaymor Road, Suite 6, Southampton, PA 18966-3854
516899948	+ Medical Imaging Assoc, LP, 10160 Bustelton Ave, Suite D, Philadelphia, PA 19116-3749
516899949	Merchants & Medical Credit Corp, 6324 Taylor Drive, Flint, MI 48507-4685
516899951	Midland Funding LLC c/o, Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
516899953	Nazareth Hospital, Po Box 7777W-0475, Philadelphia, PA 19175-0475
516899954	Nissman-Salin OMS PC, 1300 Baltimore Pike, Feasterville Trevose, PA 19053-4326
516899955	+ Northland Group, Inc., PO Box 390905, Edina, MN 55439-0905
516899957	PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
516899958	+ Raymour&Flanigan/TD Retail Card Services, PO Box 731, Mahwah, NJ 07430-0731
516899959	St. Mary Medical Center, 10604 Justin Drive, Des Moines, IA 50322-3755
516899960	Staples Credit Plan, PO Box 6403, Sioux Falls, SD 57117-6403
517047604	+ TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
516899963	+ Target Card Services/TD Bank, Po Box 9500, Minneapolis, MN 55440-9500
516946991	Wells Fargo Auto Finance, Po box 29706, Phoenix AZ 85038-9706
517078363	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
516946678	+ Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
516899967	+ Wells Fargo Bank, N.A., PO Box 94423, MACQ2132-0013, Albuquerque, NM 87199-4423
516899968	+ Wells Fargo Card Services, PO Box 9210, Des Moines, IA 50306-9210
516899969	Wells Fargo Dealer Services, Inc., PO Box 25341, Santa Ana, CA 92799-5341

TOTAL: 39

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern

District/off: 0312-3

User: admin

Page 2 of 4

Date Rcvd: Oct 14, 2020

Form ID: pdf901

Total Noticed: 72

Standard Time.

Recip ID smg	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
		Oct 14 2020 21:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 14 2020 21:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516899921	Email/Text: mtamsett@adminrecovery.com	Oct 14 2020 22:00:00	Admin Recovery, LLC, 45 Earhart Dr., Suite 102, Williamsville, NY 14221-7809
516899926	Email/Text: bnc-aquafinance@quantum3group.com	Oct 14 2020 22:00:00	Aqua Finance Inc, PO Box 101928, Dept 612A, Birmingham, AL 35210-6928
516899929	Email/Text: bankruptcy@bbandt.com	Oct 14 2020 21:59:00	BB&T, MC 100-50-02-57, P.O. Box 2306, Wilson, NC 27894
516926640	+ Email/Text: bankruptcy@bbandt.com	Oct 14 2020 21:59:00	BB&T, Bankruptcy Section, 100-50-01-51, PO Box 1847, Wilson, NC 27894-1847
516911732	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Oct 15 2020 00:06:58	Capital One Auto Finance, a division of Capital On, Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
516899934	+ Email/Text: bankruptcy_notifications@ccsusa.com	Oct 14 2020 22:00:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
516899943	+ Email/Text: support@ljross.com	Oct 14 2020 21:59:00	LJ Ross Associates, Inc., 4 Universal Way, Jackson, MI 49202-1455
517109466	Email/PDF: resurgentbknotifications@resurgent.com	Oct 15 2020 00:08:31	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517085625	Email/PDF: resurgentbknotifications@resurgent.com	Oct 15 2020 00:07:01	LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516899945	Email/Text: camanagement@mtb.com	Oct 14 2020 21:59:00	M&T Bank, 1 Fountain Plaza, 9th floor, Buffalo, NY 14203
516977998	Email/Text: camanagement@mtb.com	Oct 14 2020 21:59:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240
517125820	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 14 2020 21:59:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516899946	+ Email/Text: bknotices@mbandw.com	Oct 14 2020 22:00:00	McCarthy, Burgess & Wolff, 26000 Cannon Road, Cleveland, OH 44146-1807
516899950	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 14 2020 21:59:00	Midland Funding LLC c/o, Midland Credit Mgmt Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
516899952	+ Email/Text: Bankruptcies@nragroup.com	Oct 14 2020 22:00:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
516961343	Email/PDF: cbp@onemainfinancial.com	Oct 15 2020 00:08:21	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
516899956	Email/PDF: cbp@onemainfinancial.com	Oct 15 2020 00:09:53	One Main Financial, Bankruptcy Dept., PO Box 6042, Sioux Falls, SD 57117-6042
517231090	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 15 2020 00:08:30	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
517231091	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 15 2020 00:06:59	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
517091272	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 15 2020 00:10:03	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541

District/off: 0312-3

User: admin

Page 3 of 4

Date Rcvd: Oct 14, 2020

Form ID: pdf901

Total Noticed: 72

517127789	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 15 2020 00:08:30	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517028589	Email/Text: bnc-quantum@quantum3group.com	Oct 14 2020 21:59:00	Quantum3 Group LLC as agent for, Aqua Finance, PO Box 788, Kirkland, WA 98083-0788
516899961	Email/PDF: gecsedl@recoverycorp.com	Oct 15 2020 00:08:23	SYNCB/Ashley Home Store, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
516899962	Email/PDF: gecsedl@recoverycorp.com	Oct 15 2020 00:06:51	SYNCB/Walmart, Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
516901242	+ Email/PDF: gecsedl@recoverycorp.com	Oct 15 2020 00:08:23	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517162913	+ Email/Text: bncmail@w-legal.com	Oct 14 2020 21:59:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516899964	Email/Text: tidewaterlegalebn@twcs.com	Oct 14 2020 21:58:00	Tidewater Finance Co, 6520 Indian River Road, Virginia Beach, VA 23464
516918722	Email/Text: tidewaterlegalebn@twcs.com	Oct 14 2020 21:58:00	Tidewater Finance Company, P.O. Box 13306, Chesapeake, VA 23325
516899965	+ Email/Text: bnc@alltran.com	Oct 14 2020 21:58:00	United Recovery Systems, 5800 North Course Drive, Houston, TX 77072-1613
516899966	Email/Text: AR@vivint.com	Oct 14 2020 21:58:00	Vivint Alarm, 4931 North 300 est, Provo, UT 84604
517019587	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 15 2020 00:07:04	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517078404	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
516899922	##+	Allied Interstate, Inc., PO Box 361445, Columbus, OH 43236-1445
516899931	##+	C & H Colecion Services, Inc., Po Box 1399, Merchantville, NJ 08109-0399
jdb	*+	Kimberly M. Lamontagne, 33 Norwood Lane, Willingboro, NJ 08046-1331

TOTAL: 0 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Oct 14, 2020

Form ID: pdf901

Total Noticed: 72

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 14, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Fred R. Braverman	on behalf of Debtor James E. Lamontagne bravelaw@comcast.net
Fred R. Braverman	on behalf of Joint Debtor Kimberly M. Lamontagne bravelaw@comcast.net
John R. Morton, Jr.	on behalf of Creditor Quantum3 Group LLC ecfmail@mortoncraig.com, mortoncraige@cf@gmail.com
Rebecca Ann Solarz	on behalf of Creditor M&T BANK rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9